United States Bankruptcy Court Southern District of Mississippi

In re: Case No. 25-50786-KMS
Kefentse Gwandoya Wheeler Chapter 13

Felicia Inez Wheeler Debtors

CERTIFICATE OF NOTICE

District/off: 0538-6 User: mssbad Page 1 of 2
Date Rcvd: May 30, 2025 Form ID: 309I Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2025:

Recip ID		Recipient Name and Address
db/jdb	+	Kefentse Gwandoya Wheeler, Felicia Inez Wheeler, 124 Morrell Cir, Hattiesburg, MS 39402-8132
5515773	+	Rocket Mortgage, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
5515774	+	Saija Wheeler, 124 Morrell Cir, Hattiesburg, MS 39402-8132
5516292	+	U.S. Department of Housing and Urban Development, Martin Luther King, Jr. Federal Building, 77 Forsyth Street SW, Atlanta, GA 30303-3490

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: trollins@therollinsfirm.com	Date/Time	Recipient Name and Address
aty	Email/Text: trollins@therollinshrm.com	May 30 2025 19:32:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	Email/Text: ecfnotices@rawlings13.net	May 30 2025 19:33:00	David Rawlings, David Rawlings, Chapter 13 Trustee, P.O. Box 566, Hattiesburg, MS 39403
ust	+ Email/Text: ustpregion05.ja.ecf@usdoj.gov	May 30 2025 19:33:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5515760	+ Email/Text: amscbankruptcy@adt.com	May 30 2025 19:33:00	ADT, PO Box 371490, Pittsburgh, PA 15250-7490
5515761	+ Email/PDF: bncnotices@becket-lee.com	May 30 2025 19:36:56	Amex, Po Box 981535, El Paso, TX 79998-1535
5515762	+ EDI: TSYS2	May 30 2025 23:29:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
5515763	+ Email/PDF: MarletteBKNotifications@resurgent.com	May 30 2025 19:36:48	Best Egg, Attn: Bankrupcty, Po Box 42912, Philadelphia, PA 19101-2912
5515764	+ EDI: CAPITALONE.COM	May 30 2025 23:29:00	Capital One, Attn: Bankruptcy, Po Box 3043, Miwaukee, WI 53201-3043
5515765	+ EDI: CITICORP	May 30 2025 23:29:00	Citibank, Po Box 790040, St Louis, MO 63179-0040
5515767	EDI: CITICORP	May 30 2025 23:29:00	Dsnb Bloomingdales, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
5515766	+ EDI: DISCOVER	May 30 2025 23:29:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5515769	Email/Text: collecadminbankruptcy@fnni.com	May 30 2025 19:33:00	Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
5515768	Email/Text: FirstmarkAccountMa@firstmarkservices.com	May 30 2025 19:33:00	Fm/olympic Student Loa, 121 South 13th Street, Lincoln, NE 68508
5515771	+ Email/Text: ebone.woods@usdoj.gov	May 30 2025 19:33:00	Internal Revenue Servi, c/o US Attorney, 501 East Court St, Ste 4.430, Jackson, MS 39201-5025
5515770	EDI: IRS.COM		2.2.1.2.1, 2.6

District/off: 0538-6 User: mssbad Page 2 of 2 Date Rcvd: May 30, 2025 Form ID: 309I Total Noticed: 23 May 30 2025 23:29:00 Internal Revenue Servi, Centralized Insolvency, P.O. Box 7346, Philadelphia, PA 19101-7346 5515772 + EDI: JPMORGANCHASE May 30 2025 23:29:00 Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774 5515775 + EDI: SYNC May 30 2025 23:29:00 Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 + Email/Text: bankruptcy@bbandt.com 5515776 May 30 2025 19:33:00 Truist Financial, Attn: Bankruptcy, 214 N Tryon St, Charlotte, NC 28202-0129 5515777 ^ MEBN May 30 2025 19:28:30 US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2025 at the address(es) listed below:

David Rawlings

ecfnotices@rawlings13.net sduncan@rawlings13.net

Thomas Carl Rollins, Jr

on behalf of Debtor Kefentse Gwandoya Wheeler trollins@therollinsfirm.com
jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;brea
nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com

Thomas Carl Rollins, Jr

on behalf of Joint Debtor Felicia Inez Wheeler trollins@therollinsfirm.com

jennifer@the rollins firm.com; trollins.the rollins firm.com@recap.email; notices@the rollins firm.com; kerri@the rollins firm.com; breading the rollins firm.com; trollins firm.com; the rollins firm.com; trollins firm.com; the rollins firm.

nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com

United States Trustee

USTPRegion05.JA.ECF@usdoj.gov

Email Address

TOTAL: 4

Name

Notice of Chapter 13 Bankruptcy Case United States Bankruptcy Court Southern District of Mississippi

Information to identify the case:						
Debtor 1	Kefentse Gwandoya Wheeler	Social Security number or ITIN xxx-xx-2219				
Debtor 2	First Name Middle Name Last Name Felicia Inez Wheeler	EIN Social Security number or ITIN xxx-xx-5942				
(Spouse, if filing)	First Name Middle Name Last Name	EIN				
Case number: 25-!	1,	Date case filed for chapter 13 5/29/25				

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit www.mssb.uscourts.gov

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Kefentse Gwandoya Wheeler	Felicia Inez Wheeler
2.	All other names used in the last 8 years	aka Kefentse Wheeler, aka Key Wheeler	aka Felicia I Wheeler, aka Felicia Wheeler
3.	Address	124 Morrell Cir Hattiesburg, MS 39402	124 Morrell Cir Hattiesburg, MS 39402
4.	Debtor's attorney Name and address	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601–500–5533 Email trollins@therollinsfirm.com
5.	Bankruptcy trustee Name and address	David Rawlings David Rawlings, Chapter 13 Trustee P.O. Box 566 Hattiesburg, MS 39403	Contact phone 601–582–5011 Email ecfnotices@rawlings13.net
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.uscourts.gov .	Dan M. Russell, Jr. U.S. Courthouse 2012 15th Street, Suite 244 Gulfport, MS 39501	Office Hours: Monday – Friday 8:00 AM – 5:00 PM Contact phone 228–563–1790 Date: 5/30/25

For more information, see page 2

Debtor Kefentse Gwandoya Wheeler and Felicia Inez Wheeler

Case number 25-50786-KMS

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 16, 2025 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Trustee: David Rawlings Zoom video meeting. Go to zoom.us/join, enter Meeting ID 431 357 5185 and Passcode 8402453787, OR ca 769–267–0361. For additional meeting inform www.justice.gov/ust/moc		er and OR call nformation go to		
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim: Filing deadline: 9/15/25					
		(except governmental units) Deadline for governmental units to file a proof claim:		Filing deadline: 1	1/25/25		
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim is a signed statement describing a creditor's claim. A provent is a signed statement describing a creditor's claim. A provent is a proof of claim ever not be paid on your claim. To be paid, you must file a proof of claim ever that the debtor filed. Secured creditors retain rights in their collateral regardless of whether the claim submits the creditor to the jurisdiction of the bankruptcy court, with For example, a secured creditor who files a proof of claim may surrender including the right to a jury trial.				proof of claim by the deadline, you might en if your claim is listed in the schedules they file a proof of claim. Filing a proof of th consequences a lawyer can explain.			
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	If you	Filing deadline:	30 days after the conclusion of the meeting of creditors		
9. Filing of plan		Miss. Bankr. L.R. 3015–1(d) requires the debtor to serve a copy of the plan and related notice on the Trustee, the US Trustee, and all creditors. The plan may contain a motion for valuation of security and/or a motion to avoid lien. Any objection to the plan or to any motion contained therein shall be in writing and filed with the Clerk of Court on or before July 30, 2025. Objections will be heard on August 19, 2025 at 01:30 PM in the William Colmer Federal Building, 701 N. Main Street, Hattiesburg, MS 39401, unless otherwise ordered by the court. If no objection is timely filed, the plan may be confirmed without a hearing.					
10). Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.					
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.					
12. Exempt property		The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.					
13	B. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge However, unless the court orders otherwise, the debts will neare made. A discharge means that creditors may never try to as provided in the plan. If you want to have a particular debt 523(a)(2) or (4), you must file a complaint and pay the filling If you believe that the debtors are not entitled to a discharge you must file a motion. The bankruptcy clerk's office must re exemptions in line 8.	ot be disc collect to excepted fee in the of any of	charged until all pa he debt from the d d from discharge u bankruptcy clerk's f their debts under	yments under the plan ebtors personally except nder 11 U.S.C. § s office by the deadline. 11 U.S.C. § 1328(f),		